

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Gary J Gallo</b>              | Social Security number or ITIN | xxx-xx-0571 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <b>Deborah L Gallo</b>           | Social Security number or ITIN | xxx-xx-0957 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: <b>17-14006-MBK</b>                      |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary J Gallo

Deborah L Gallo

3/21/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary J Gallo  
Deborah L Gallo  
Debtors

Case No. 17-14006-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Mar 21, 2022

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2022:**

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Gary J Gallo, Deborah L Gallo, 1100 Grand Street, Phillipsburg, NJ 08865-3609                                |
| 516850368 | + BANK OF AMERICA, N.A, Reverse Mortgage Solutions, Inc., 14405 Walters Rd., Suite 200, Houston, TX 77014-1345 |
| 516675864 | + RAS Citron Law Offices, 130 Clinton road, Suite 202, Fairfield, NJ 07004-2927                                |
| 516675865 | + RMS, 4836 Brecksville Rd., PO Box 523, Richfield, OH 44286-0523  |
| 516675866 | + Salem Management Company, 2029 Morris Avenue, Union, NJ 07083-3004   |

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|-----------|---|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Mar 21 2022 20:18:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustprejion03.ne.ecf@usdoj.gov     | Mar 21 2022 20:18:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235        |
| cr        | + Email/Text: RASEBN@raslg.com                  | Mar 21 2022 20:18:00 | Bank Of America, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853 |
| 516685301 | + EDI: PHINAMERI.COM                            | Mar 22 2022 00:13:00 | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  |
| 516702018 | + Email/Text: RASEBN@raslg.com                  | Mar 21 2022 20:18:00 | Bank Of America, N.A, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853                       |
| 516707253 | + EDI: AISACG.COM                               | Mar 22 2022 00:13:00 | Capital One Auto Finance, c/o AIS Portfolio Services, 4515 N Santa FE Ave, Oklahoma City, OK 73118-7901                                     |
| 516700744 | + EDI: AISACG.COM                               | Mar 22 2022 00:13:00 | Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347   |
| 516675862 | EDI: GMACFS.COM                                 | Mar 22 2022 00:13:00 | GMAC, PO Box 7041, Troy, MI 480077041   |
| 516813046 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 21 2022 20:20:53 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 516675863 | Email/PDF: MerrickBKNotifications@Resurgent.com | Mar 21 2022 20:20:59 | Merrick Bank, P.O. Box 5721, Hicksville, NY 118025721   |
| 516682713 | + EDI: RMSC.COM                                 | Mar 22 2022 00:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 516675867 | EDI: TFSR.COM                                   | Mar 22 2022 00:13:00 | Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855   |

District/off: 0312-3

User: admin

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Date Rcvd: Mar 21, 2022

Form ID: 3180W

Total Noticed: 18

516785245

+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com

Mar 21 2022 20:18:00

Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 516726235 | *+            | AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2022 at the address(es) listed below:

| Name                     | Email Address   |
|--------------------------|---|
| Albert Russo             | docs@russotrustee.com   |
| Aleisha Candace Jennings | on behalf of Creditor Bank Of America N.A. ajennings@raslg.com  |
| Denise E. Carlon         | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Harold N. Kaplan         | on behalf of Creditor Bank Of America N.A. hkaplan@rasnj.com, informationathnk@aol.com                |
| Jason Brett Schwartz     | on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com                           |
| Joan Sirkis Warren       | on behalf of Debtor Gary J Gallo joan@joanlaverylaw.com   |
| Joan Sirkis Warren       | on behalf of Joint Debtor Deborah L Gallo joan@joanlaverylaw.com                                      |
| Kevin Gordon McDonald    | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Laura M. Egerman         | on behalf of Creditor BANK OF AMERICA N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com |
| U.S. Trustee             | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 10